

2018 Health Plan Changes Highlight

- 1) Open Enrollment elections are effective January 1, 2018.
- 2) Health plan premiums remained the same for 2018.
- 3) 2018 Medical FSA – maximum annual limit increases to \$2,600 annually effective January 1, 2018.
- 4) 2018 FSA Commuter Benefits – maximum tax-free monthly pass transit and parking amounts remain at \$255.
- 5) **Bridge to Medicare Program for post 97 retirees** (must be under age 65) – District subsidy for eligible retiree and spouse/domestic partner increases to \$400/month (retiree only) or \$800/month (retiree + spouse/DP) for all bargaining units including ACE, CSEA, FA, POA, TEAMSTERS, and Confidential effective January 1, 2018. Subsidy rates for AMA members remain unchanged.
- 6) Optum Rx is the Pharmacy Benefits Manager (PBM) for CalPERS' PPO plans (PERSCare/Choice/Select), Anthem Medicare Preferred, UnitedHealthcare Group Advantage, and all of its HMO plans including Anthem BC, Health Net, Sharp, UnitedHealthcare, and Western Health Advantage. Blue Shield and Kaiser HMO will continue to administer their own prescription drug benefits and will not be impacted.
- 7) For new subscribers, your new ID cards will be mailed to you during the second week of December.
- 8) Beginning January 1, 2018, CalPERS introduced five health plan changes for the PERS Select, PERS Choice, and PERSCare PPO plans, including:
 - Expanding the use of Ambulatory Surgery Centers for BASIC plans to include 12 new outpatient medical procedures such as sigmoidoscopies, tonsillectomies, and kidney stone treatment.
 - Adding a site of care program to guide members who need certain prescription drug infusions to lower-cost sites than hospitals (e.g. doctor's office, ambulatory infusion center, or home infusion).
 - A mobile application called Quick Care to help members quickly identify nearby clinics and doctors' walk-in offices, avoiding the need to use more expensive emergency room care for their urgent needs.
 - Expanding the Welvie Program to include Medicare subscribers. Welvie is an online tool that educates members, and informs and empowers their decision making when it comes to preference-sensitive surgeries.
 - Adding SilverSneakers program to the CalPERS PPO Medicare plans. SilverSneakers is a community fitness program specifically designed for older adults.

9) Plans Expansion:

- Western Health Advantage HMO, a new health plan partner for 2018, will provide coverage in the counties of Colusa, El Dorado, Marin, Napa, Placer, Sacramento, Solano, Sonoma, and Yolo.
- Kaiser Permanente HMO is expanding its coverage to 13 counties in Washington State in 2018: Grays Harbor, Island King, Kitsap, Lewis, Mason, Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, and Whatcom.
- Health Net SmartCare HMO is moving into Placer County.
- Anthem Blue Cross Select HMO is adding Monterey county.
- Anthem Medicare Preferred Plan (Medicare-eligible only) will be available for the 2018 plan year in 36 counties coupled with its Basic HMO Traditional Plan, Medicare members will have an option to purchase dental and vision benefits from Anthem when enrolling in this plan.

10) Your individual Health Plan Statement via my|CalPERS is available for viewing only. For change, you must do so via www.iElect.com.

You should refer to each health plan's Evidence of Coverage (EOC) booklet for a complete explanation of the benefits covered, as well as limitations and exclusions that apply. For [Medical Insurance Plan Details](#), please access the plan specifics and contact customer service at the toll-free numbers for further assistance.